

# PRIVACY POLICY

Last updated: 12.05.10.

IWMC Group and all its derived portals, our support center and iCollect (hereafter referred to as “IWMC”, “we” or “us”) are committed to maintaining the privacy of every current, former and prospective customer. We recognize that you entrust important personal information to us, and we wish to assure you that we take seriously our responsibilities in protecting and safeguarding this information. This Privacy Policy (“Policy”) describes in detail how we deal with information that we collect on this website (“the Site”).

**This Policy may be updated at any time.** Please ensure that you regularly read the latest version of this page. The first paragraph of the Policy tells you when the last update was made.

## INFORMATION DISPLAYED ON THE SITE

IWMC is the editor and the owner of the site’s content. All information contained is first sent for approval to our Web Editing Committee. Equally subject to such approval are our articles published and posted on the site and sent to external blogging platforms. Such articles concern the debt collection services we provide.

The site’s targeted audience are healthcare and financial entities. We advertise a list of services IWMC is able to offer them. They are also made aware of our collection processes and can download marketing material such as leaflets, brochures, videos etc. We are also the editors and owners of afore mentioned material.

## INFORMATION WE COLLECT

We may collect information about you when you use this Site or when you apply for or use other services offered by IWMC in the following ways:

- We may send cookies to your computer. Cookies are strings of information that are sent out by a website and saved in your computer. We may use session specific cookies and “web bugs” to automatically collect data about website usage when you visit this Site, including your IP address, “click-stream” data regarding the portions of the site that you visit and the information or other services you obtain or input (including domain name, Internet service provider, protocol, browser type,, operating system etc. (“Usage Information”). This information is collected primarily for purposes of administering the Site, compiling demographic information and monitoring usage and performance of the Site. If you turn off the cookie function you may not receive all the information the the website.
- If you register to use the password-protected or country-specific portions of our site, we will ask you to provide us with certain information about yourself. This information may include your name, company name, title, address, country of residence, e-mail address, telephone number, account number,
- If you register to use the password-protected or country-specific portions of our site, we will ask you to provide us with certain information about yourself. This information may include your name, company name, title, address, country of residence, e-mail address and contact numbers. We use such information about you to verify your identity and to provide you with information about services that we believe may be of interest to you, to record your interest in the services that we offer, and to respond to your requests for information. We may also use cookies or web bugs on such portions of our Site to collect Usage Information, and to facilitate your movement within the Site (e.g. remembering passwords during a session and recording the country you may have elected as your country of residence).

- We may collect information concerning the attachments you open within newsletters that are sent to you electronically.
- We may also collect personal information about you from applications, forms or questionnaires you may complete or agreements you enter into with us or in the course of your establishing or maintaining a customer relationship with us, including information about your credit history or financial situation, and your transactions with us or others who provide services to us.
- If you decline to provide us with the personal information we require then we may not be able to make investment products available to you or to provide other services to you.

## **SECURITY OF DATA TRANSFER**

Please note that data that is transported over an open network, such as the Internet or e-mail, may be accessible to anybody. IWMC cannot guarantee the confidentiality of any communication or material transmitted via such open networks. When disclosing any personal information via an open network, you should remain mindful of the fact that it is potentially accessible to others, and consequently, can be collected and used by others without your consent. In particular, while individual data packets are often encrypted, the names of the sender and recipient are not. A third party may therefore be able to trace an existing bank account or relationship or one that is subsequently created. Even if both the sender and recipient are located in the same country data may also be transmitted via such networks to other countries regularly and without controls, including to countries that do not afford the same level of data protection as your country of domicile.

For certain services, we use strong encryption to transfer your data (uploading new accounts, for example). In these cases you will be told separately about the treatment of this data and about the details of encryption. Your data may be lost during transmission or may be accessed by unauthorized parties. We do not accept any liability for direct or indirect losses as regards the security of your data during its transfer via Internet. Please use other means of communication if you think this is necessary or prudent for security reasons.

## **PROTECTION, PROCESSING AND USE OF PERSONAL DATA**

We use your personal information to enhance the quality of services we wish to provide to our customers or in connection with your needs with or through us and to maintain contact details for those with whom we deal. We restrict access to personal information about you to those employees, agents or other parties who need to know that information to provide services to you or in connection with your needs with or through us. We maintain physical, electronic and procedural safeguards to guard your personal information, including firewalls, individual passwords and encryption and authentication technology. We do not use for purposes other than as set out above, or disclose to any third party any personal information about our customers or former customers, except with such customer's consent or as otherwise permitted or required by law. In cases where we believe that additional products and services may be of interest to you, we may share your personal information with affiliates of IWMC to the extent permitted by applicable law. We may also disclose this information to firms that perform services on our behalf to the extent permitted by applicable law. These service providers are required to treat the information confidentially and use it only for the purpose for which it is provided. Certain jurisdictions may have more stringent privacy requirements that will prevent disclosure of your personal information to any other person or entity, including affiliates. We will retain your personal information in accordance with applicable data protection laws for so long as it is needed.

## **LINKS**

This Site may contain hyperlinks to other websites that are not operated or monitored by IWMC. These other websites are not subject to this Policy and we are not responsible for their content or for the policy they apply to the treatment of personal data. We recommend that you read the policy used by these websites and check how these websites protect your personal data and whether they are trustworthy. The site is fully operated by IWMC and does not financial aid or retribution for link exchange.

## **ADVERTISEMENTS**

We do not display advertisement for third party products and services. All information contained in our portal is originally written by IWMC for IWMC.

## **CONTACTS**

Feel free to use our contact form available at <http://www.iwmc-group.com/lang/en/contact.html>. All IWMC contact details are available there. We will answer your requests and take note of any suggestion. Acknowledged receipt are dispatched automatically.